

# EXHIBIT 25

From: Mary  
 To: Randy  
 Subject: FW: Wilson-Keener Refi Review  
 Date: Thursday, January 7, 2021 10:00:24 PM  
 Attachments: image001.png  
 image002.png  
 image212570.png

From: Bryan Connatser <bryan.connatser@cardinalfinancial.com>  
 Sent: Thursday, January 07, 2021 1:34 PM  
 To: Mary <keenerideasmarket@gmail.com>  
 Cc: Jennifer Nicholson <jennifer.nicholson@cardinalfinancial.com>; Bryan Connatser <bryan.connatser@cardinalfinancial.com>  
 Subject: RE: Wilson-Keener Refi Review

Ms. Mary, as we discussed, here is the effects of that Bank of America account hitting Lewis. Flawless credit except for this one item.

This dramatically affects the rate offering we can bring to you at this time. From 2.625% with scores over 740 to right at 4.00% today with a 663 mid-score.

MARY WILSON-KEENER and LEWIS KEENER 59369... Credit Merge TU-796 EQ-775 EX-784 1/06/21  
 Plus TU-658 EQ-663 EX-726

APPLICANT						CO-APPLICANT						
APPLICANT		WILSON-KEENER, MARY S				CO-APPLICANT		KEENER, LEWIS E SR.				
SOC SEC #				DOB		SOC SEC #				DOB		
MARITAL STATUS						DEPENDENTS						
COLLECTION ACCOUNTS												
E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
C	C	BK OF AMER 414734*****0792	12/20	01/12 02/20	\$17500 REV	\$1491 \$45*	\$1491	99	1	1	4	R9 XP/TU/EF
Late Dates: 7/20-120 (See status), 6/20-120, 5/20-120, 4/20-90, 3/20-60, 2/20-30 CONSUMER DISPUTES - REINVESTIGATION IN PROGRESS; CHARGED OFF ACCOUNT; ACCOUNT CLOSED BY CREDIT GRANTOR												

Bryan Connatser | Divisional Vice President | NMLS # 148901  
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**MORTGAGE LENDING REIMAGINED**

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From: Mary <keenerideasmarket@gmail.com>  
 Sent: Wednesday, January 6, 2021 8:02 PM  
 To: 'Bryan Connatser' <bryan.connatser@cardinalfinancial.com>  
 Subject: RE: Wilson-Keener Refi Review

Sorry. I did not get this email until 8 pm today. My grandson is forced to school by zoom this week, and I am with him all the school day. Of course, I can talk on the phone most of the day. So, please call me tomorrow. I am a captive audience at Beth's house.  
 Mary

From: Bryan Connatser <bryan.connatser@cardinalfinancial.com>  
 Sent: Wednesday, January 06, 2021 12:10 PM  
 To: Mary <keenerideasmarket@gmail.com>  
 Cc: Jennifer Nicholson <jennifer.nicholson@cardinalfinancial.com>; Bryan Connatser <bryan.connatser@cardinalfinancial.com>  
 Subject: RE: Wilson-Keener Refi Review

Good morning Ms. Mary....

Something popped up. I would like chat with you for a moment.

Are you available this afternoon, after 3pm? Im about to head out to an appt, but will be back by or close to 3.

**Bryan Connatser** | Divisional Vice President | NMLS # 148901

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**From:** Mary <[keenerideasmarket@gmail.com](mailto:keenerideasmarket@gmail.com)>

**Sent:** Tuesday, January 5, 2021 12:44 AM

**To:** 'Bryan Connatser' <[bryan.connatser@cardinalfinancial.com](mailto:bryan.connatser@cardinalfinancial.com)>

**Subject:** RE: Wilson-Keener Refi Review

My escrow balance is 490.63. I will get that back, right?

Mary

**From:** Bryan Connatser <[bryan.connatser@cardinalfinancial.com](mailto:bryan.connatser@cardinalfinancial.com)>

**Sent:** Monday, January 04, 2021 2:39 PM

**To:** Mary WilsonKeener <[keenerideasmarket@gmail.com](mailto:keenerideasmarket@gmail.com)>

**Cc:** Jennifer Nicholson <[jennifer.nicholson@cardinalfinancial.com](mailto:jennifer.nicholson@cardinalfinancial.com)>

**Subject:** Re: Wilson-Keener Refi Review

Roger that. We will keep that in mind.

**Bryan Connatser** | Divisional Vice President | NMLS # 148901

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On Mon, Jan 4, 2021 at 2:33 PM Mary WilsonKeener <[keenerideasmarket@gmail.com](mailto:keenerideasmarket@gmail.com)> wrote:

I paid january today

On Friday, December 18, 2020, Bryan Connatser <[bryan.connatser@cardinalfinancial.com](mailto:bryan.connatser@cardinalfinancial.com)> wrote:

Ms. Mary.....thank you so much for the chance to serve. I want to direct your attention to a few topics to keep top of mind....

- **TERM:** This is the **30 yr fixed**.
- **CREDIT SCORES:** This topic is the single most dynamic piece to what I am showing you here. I am assuming your scores to be 740+, which is the top tier. Your scores last year were 772, so should be super solid.
- **Value of your home:** I don't know the value for sure....but I have 4 online value estimators I use and they say the house will appraisal for **\$3155k** or just over. Of course, we both think it could be higher, but it doesn't have to be for this to work super smoothly. At this value or even a little under, there is a chance we can get an appraisal waiver.....not sure, but its possible. If so, that would save your only cash needed out of pocket to do this, and that's \$515.

**ESCROW BALANCE:** since your husband is a disabled veteran, and there are no taxes collected for an escrow account, I will leave any credits here out of the picture, as they would be small at best.

- **MISSED PAYMENTS POSSIBLE:** Through any refinance, there will be at least 1 payment missed as you never have a payment in the month following the start of any mortgage loan, purchase or refinance. So when we jump on a refinance for our clients, we try to time the process for you to miss a couple payments. In this case, we absolutely can do this and close you guys in time to miss January & February payments.

Take a look.... ask any questions you might have, and let me know how I can help.

PS – copying in my loan partner, Jennifer. She and I work hand in hand for all clients, so I wanted you to know her name also.

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Mary Wilson-Keener  
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[Dallas, TX 75287](#)